

**Information to identify the case:**

Debtor 1	<u>Wilbur L. Burton</u>	Social Security number or ITIN	xxx-xx-9836
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Sharon C. Burton</u>	Social Security number or ITIN	xxx-xx-2868
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-24697-CMB			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Wilbur L. Burton

Sharon C. Burton

4/16/24

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Wilbur L. Burton  
Sharon C. Burton  
Debtors

Case No. 18-24697-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Apr 16, 2024

Form ID: 3180W

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Wilbur L. Burton, Sharon C. Burton, 104 Westminister Drive, Verona, PA 15147-1638
cr	+ Atlantica, LLC, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
cr	Land Home Financial Services, Post Office Box 25164, Santa Ana, CA 92799-5164
15198037	Atlantica, LLC, C/O Land Home Financial Services, Attn: Payment Processing, P.O. Box 25164, Santa Ana, CA 92799-5164
15510134	+ LAND HOME FINANCIAL SERVICES, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14960621	Waterfront Surgery Center, 495 E. Waterfront Drive, Suite 110, Homestead, PA 15120-1151

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 17 2024 03:35:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 16 2024 23:51:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Apr 17 2024 03:35:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: BKBCNMAIL@carringtonms.com	Apr 16 2024 23:50:00	Wilmington Savings Fund, FSB, et al., c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Apr 16 2024 23:51:00	Specialized Loan Servicing, LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
14986899	+ EDI: CINGMIDLAND.COM	Apr 17 2024 03:35:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
14966419	EDI: GMACFS.COM	Apr 17 2024 03:35:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14963289	+ EDI: GMACFS.COM	Apr 17 2024 03:35:00	Ally Financial, Payment Processing, P.O. Box 9001952, Louisville, KY 40290-1952
14960616	Email/Text: BKBCNMAIL@carringtonms.com	Apr 16 2024 23:50:00	Carrington, P.O. Box 79001, Phoenix, AZ 85062-9001
14992194	Email/Text: BKBCNMAIL@carringtonms.com	Apr 16 2024 23:50:00	Wilmington Savings Fund Society, FSB, et al., c/o Carrington Mortgage Services, LLC, 1600 South

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14991516	EDI: CAPITALONE.COM	Apr 17 2024 03:35:00	Douglass Road, Suite 200-A, Anaheim, CA 92806 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14994508	+ EDI: CITICORP	Apr 17 2024 03:35:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14990935	+ Email/Text: kburkley@bernsteinlaw.com	Apr 16 2024 23:52:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14960617	EDI: CITICORP	Apr 17 2024 03:35:00	Home Depot Credit Services, P.O. Box 9001010, Louisville, KY 40290-1010
15160137	Email/PDF: resurgentbknofications@resurgent.com	Apr 16 2024 23:59:06	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14961629	+ EDI: PRA.COM	Apr 17 2024 03:35:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14960620	Email/Text: bankruptcynotices@psecu.com	Apr 16 2024 23:52:00	PSECU, P.O. Box 67013, Harrisburg, PA 17106-7013
14960618	EDI: SYNC	Apr 17 2024 03:35:00	PayPal Credit, P.O. Box 71202, Charlotte, NC 28272-1202
14964285	+ EDI: PENNDEPTREV	Apr 17 2024 03:35:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14964285	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 16 2024 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14976455	+ Email/Text: ebnpeoples@grblaw.com	Apr 16 2024 23:51:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14993204	+ Email/Text: bncmail@w-legal.com	Apr 16 2024 23:52:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
15069702	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Apr 16 2024 23:51:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14984626	Email/Text: BNCnotices@dcmservices.com	Apr 16 2024 23:51:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14984832	Email/Text: BNCnotices@dcmservices.com	Apr 16 2024 23:51:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14988255	EDI: AIS.COM	Apr 17 2024 03:35:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14992192	+ Email/Text: BKBCNMAIL@carringtonms.com	Apr 16 2024 23:50:00	c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806-5948

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FV-I, Inc. in trust for Morgan Stanley Mortgage Ca
cr		Morgan Stanley Mortgage Capital Holdings LLC
cr		PA Dept of Revenue
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

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cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
14990375	*+	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
15162804	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14960619	##+	Pittsburgh Eye Associates, 4424 Penn Avenue, Suite 101, Pittsburgh, PA 15224-1338

TOTAL: 3 Undeliverable, 8 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 18, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2024 at the address(es) listed below:**

Name	Email Address
Denise Carlon	on behalf of Creditor Atlantica LLC dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor FV-I Inc. in trust for Morgan Stanley Mortgage Capital Holdings LLC dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Land Home Financial Services dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Morgan Stanley Mortgage Capital Holdings LLC dcarlon@kmlawgroup.com
Joseph Jasper Swartz	on behalf of Creditor PA Dept of Revenue RA-occbankruptcy2@state.pa.us RA-occbankruptcy6@state.pa.us
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Michael J Shavel	on behalf of Creditor Wilmington Savings Fund FSB, et al. mshavel@hillwallack.com, ldejesus@hillwallack.com;lharkins@ecf.courtdrive.com;mshavel@ecf.courtdrive.com;aemberger@ecf.courtdrive.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rodney D. Shepherd	on behalf of Debtor Wilbur L. Burton rodsheph@cs.com
Rodney D. Shepherd	on behalf of Joint Debtor Sharon C. Burton rodsheph@cs.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 12